

Secret\$[®]

Chapter Two:

Prosperity Principle #3:

Apply The 3Circles Empowerment Principle

As any business person knows, “time is money”. And when the demands of our family interfere with making more money most of us will opt for more money, thinking that the family will be stronger for it, that they will appreciate our “sacrifices” for them later on. That is the essence of this mind game we play with ourselves, that when we take time away from the family we are sacrificing “for them”. In truth, we are sacrificing what can never be replaced, time spent with one’s kids and family, with what can always be replaced; money. But **if, as most of us would say, we truly love our wife and children more than money, the sacrifice should be in terms of the amount of time spent at the office, not at home.**

There are, of course, times when the family must understand the need for sacrifice of family time, as when starting a new job or starting a new business. Depending on the type of business, there are sometimes creative demands that cannot be compromised, requiring extraordinary amounts of time. And young businesses cannot afford employees, usually forcing the owners to work long hours fulfilling the duties of many positions. Both husband and wife should be able to see these temporary necessities and agree to the required short-term sacrifices for long-term gains. Depending on the business this might be as short as a few weeks or as long as a few years. The Director of the Lord of the Rings trilogy, Peter Jackson, knew his project would require 5 years and nearly every waking hour of his time. He and his wife agreed that the extraordinary potential for success was worth the sacrifice. And as we now know, those three movies proved successful beyond anyone’s wildest dreams, securing the future of their family, for many generations yet to come.

However, the one in the work place or the one who starts the business is most often the one who sees the necessity for sacrifice while the other spouse does not. That is where a couple is put to the test, where trust makes all the difference. Unless both partners can compromise, there is an increased possibility that neither the business nor the relationship will last.

My first home-based business was started with kids in tow. Both my wife and I agreed to work the business together. I initiated creative solutions that allowed me to spend time with my kids even though I was in a business start up situation because that was important to me. For instance, in my seed and greenhouse/nursery businesses I decided to let my kids hang around the office and greenhouse so they would learn by my example. I find that children want to help, because they naturally want to do what mommy and daddy are doing. So I would have them filling pots with potting soil or filling seed packets by my side. They loved it because I didn't push them too hard to begin with, making work seem like fun. Then I gradually increased the amount of time I expected them to work, as their patience and work ethic grew. By applying consistent discipline as a parent I taught them how to apply self-discipline when they grew older.

Believe it or not my oldest, Zoe, was only 3 when she told us she was big enough to fill seed packets. To my utter amazement, she was able to do so with complete confidence. She didn't even spill a single seed. Owning and operating a home-based business is a balancing act to be sure, and it's success is often dependent on how much the parents believe in the abilities of family members. Those with a vision for what they must do will tend to have more perseverance to get through the tough times. They are able to stay focused on what they know to be God's will. With God as a families anchor there is a much greater potential for success. When things get rough their focus shifts to God for help, instead of the usual tendency to focus blame on one another.

This chapter is about changing the world for the better using one's Time and Money. But as the ancient Chinese proverb says, "**The journey of a thousand miles begins with the first step**" and that first step starts with observing your home life, deciding where best to invest your time and money. Do you presently invest most of your time and money outside the home, in someone else's business, or are you investing your time and money in your own home-based business? In terms of your family, do you invest your time and money in such a way as to enable more control over training up your children with your principles, with your family's beliefs, or do you have so little time to spend with your kids that they learn their values from teachers, peers and day-care nannies?

The choices you make depend on how much you believe in yourself, in your ability to be successful and on what you want out of life. I believe that you purchased this book because you want more than what most people settle for. To me this means you have no problem with the idea of being successful and possibly rich. Maybe you have no desire to become extraordinarily rich, but certainly rich enough that you and your family do not have to worry about every dollar.

One day I was meditating as usual. I was listening to God, wondering if God might have a message for me "today". He did. But instead of the usual short little tidbits of fragmented sentences, instead of seeing images that represented thoughts and words (which is often how God speaks to me) I saw one complete, long paragraph in its entirety. It was as if something beyond my awareness and comprehension was suddenly, indelibly, etched on my mind's eye. This paragraph was the **3Circles Empowerment Principle™** and it came with the power of the Spirit. Knowing this was of exceptional importance I wrote it down while it was fresh in my mind.

"Whatever you put your time and money and resources into, that is what you empower and whatever you empower, you give power over yourself; It is now time to stop empowering the system that seeks to enslave/destroy you, and to empower one another instead."

Ok, time and money may be a no-brainer but what is meant by "resources"? I puzzled over that one for years. What I concluded was this, that **our resources include everything outside of time and money: our education, our skills, our energy, all our material goods, our land and animals, our friends and family, and finally, all those people we can impart our vision to, those who join with us and thereby help leverage our time and money!**

Do you begin to see the power of this paragraph? Consider the following imaginary illustration of the **3Circles Empowerment Principle™**. Imagine a couple, Arnold and Roxanne, who have been married for 14 years. They have 4 children and life "seems" good. It seems that way because this couple doesn't have any friends who live differently. Both of them are working full-time at fairly good paying jobs, with a combined income of \$75,000. Both Arnold and Roxanne were married previously. Arnold brought one child, Roxanne two, and together they had the fourth. As step parents, it wasn't easy. Most of their friends who became step parents about the same time have divorced. But Arnold and Roxanne were prepared. Roxanne worked as a counselor and knew it takes an average of 5 years for new parents and their stepchildren to bond; less time for the younger ones, longer for those 11 and older. They have all the usual bills: a mortgage, two car payments, day care expenses, the ever present unforeseen expenses from accidents, acts of nature or vandalism. Though they have a good income, taxes plus bills take just about everything, leaving very little for savings over the years.

The truth is, if there was a crisis situation, they would suddenly find themselves in a precarious position. If there were some major terrorist attack that crippled the US economy (which means the world economy would also suffer, just as it did after 9/11) whom could they turn to for help?

All their friends would be in the same boat and doing everything in their power to keep their own families afloat. Almost no one cans food anymore; very few have gardens and those who do usually maintain only a hobby-type garden, not even large enough to feed one family, let alone several.

I remember an old timer telling me that during the great depression many, many families packed up their children along with a few belongings and headed out to the farm of some relative. Almost everyone still knew someone who lived on a farm back then and it proved to be the difference between surviving and starving to death. The farmers always canned their produce and put up nearly a years supply of canned goods. They had their own eggs, their own milk, and in some cases, their own wheat for bread (and if they didn't they could barter for bread or honey or whatever else they might need).

But what about today? The idea that we could experience another depression like the great depression is no longer far fetched, it's staring us in the face! But the agricultural infrastructure that was in place for previous generations, which the adults of that depression era relied on for survival, is long gone. Between 1790 and 1987 the number of people employed in agriculture declined from 90% to less than 3%. That percentage is even lower today because countless family farms have been absorbed by agribusiness. And even more farms have been paved over by subdivisions, because its so much easier to build houses on existing agricultural land. Additionally, in the 70's and 80's there were 1000's more farms lost to foreclosure, following a devastating downturn in land values. Today, almost no one has friends or relatives living on a farm. The United States now imports much of its produce and without the land to bring back into production the consequences of another depression like the great depression of the 1930's will be catastrophic.

Times of war can be equally devastating. I remember reading about what it was like in many European cities, back during the two great world wars. When supply lines were cut off and no one could get food, people became desparate. During WWI people in Europe were so hungry that when a horse passed out on the street from over work and lack of food, they pulled out their pocketknives and began cutting off the horse's flesh... while the poor animal was still alive! We don't really understand what hunger is like in this country. People who wouldn't normally dream of doing such a thing will do whatever it takes to keep their children and themselves alive. I've provided more details about potential catastrophes, including another great depression, in Chapters one and eleven.

So, here's the situation for Arnold and Roxanne and their kids. They are totally dependent on their bosses for income and their very small piece of

land offers them nothing in the way of resources during a time of emergency. **However, if they had 5 or more acres of good land they would have lots more options:**

1. They could cut timber;
2. Grow some vegetable or flower crops to sell;
3. Lease out land to a farmer;
4. Harvest hay or straw to resell;
5. Raise animals to resell;
6. Rent out storage space in one's barn or other outbuildings;
7. Create electricity with a small hydroelectric plant on their stream;
8. Create fishponds to grow and harvest fish;
9. Plant fruit and nut trees or small fruits;
10. Dry their produce if it didn't sell so they could sell it later;
11. Set up a shooting range for the local rifle club and lease it out;
12. Establish "bed and breakfast" lodging in their home (if a historic site).

The options for someone with 5 or more acres of land are many and varied. However, at the present time Arnold and Roxanne are totally dependent on a stable economy. Because Arnold and Roxanne have no REAL assets other than the near useless tiny parcel of land their home sits on, they could lose everything during an economic crisis. Remember, they do not own their home as long as there is an unpaid mortgage. In a prolonged economic downturn, banks and other mortgage lenders who hold mortgages tend to foreclose rather than work with homeowners. That is a historic fact.

But in addition to having too small a parcel of land for growing food or providing other income from it's natural resources, Arnold and Roxanne have no stocks or bonds they could liquidate (assuming they liquidated before everyone else tried to do the same thing, rendering their investment worthless anyway); they have only one source of income (their jobs); they have no gold coins or silver that could be used for bartering; and neither of them have any real-world skills that could prove valuable in an economic crisis (i.e. carpentry, automotive repair, farming, well digging, etc.). Given their existing situation, if a major economic crisis happened Arnold and Roxanne would find themselves completely at the mercy of others, having almost no control over their future and their survival.

The truth is, many of us are worse off than Arnold and Roxanne, already living entirely from paycheck to paycheck!

Here is what I would suggest for Arnold and Roxanne (or anyone in a similar predicament). **First, as a couple I suggest they meditate on The 3Circles Empowerment Principle™**, thinking about where their money is going, about whether or not their employer is contributing to a more ethical and family

friendly world, about their personal day-to-day activities, about what their kids are presently involved in, and what they do or don't do as a family. They would question how they do things right now and they would brainstorm all the "what ifs" they could imagine. Do they really need two incomes or is one income being totally absorbed by day care and the expense of maintaining a second car? What if they were to pack a lunch instead of buying expensive snacks and stayed at home every other weekend to do low-cost family activities; how much would they be able to save? Do they want to keep giving to their local church even though they don't believe in half of what the pastor preaches? Do they have friends who are nay sayers, who regularly shoot down their ideas and who are especially critical of anyone who tries to create a home-based business? Would they be better off letting go of such "friends" and seeking out more positive uplifting people? If there was a world wide economic crisis what could they do now to prepare for it? Do they have a survival plan and at least a year's supply of food stored away? As they meditate on the 3Circles Empowerment Principle Arnold and Roxanne begin to understand how entangled and stressful their lives have become and how unprepared they are. They begin to see patterns of waste and areas in which they lack expertise.

Secondly, I would suggest Arnold and Roxanne develop a 1-year, 5-year and 10 year plan for meeting their goals.

Thirdly, I would suggest that Arnold and Roxanne seek out and network with other like-minded individuals, those who have the wisdom and foresight to think about and change their future, people who could help them work up a realistic survival plan and who would possibly agree to work together in ways that are mutually beneficial. This can be accomplished through our **3Circles Church Community™** website, and their local 3CCC Fellowship Group. If no local fellowship group exists, they could be the catalyst for starting one. Leaders of 3CCC Fellowship Groups who join our online affiliate program can earn a substantial monthly residual income.

And fourthly, it's imperative that they gain skills useful during a prolonged economic downturn, skills that could be used to barter for goods and services when money is in short supply. But learning just one new skill can take years. There is, however, a learning method that accelerates this process. It is the same method I'm using to teach our "Spiritual Entrepreneur" members and that method is "**MENTORING**". With traditional mentoring a person becomes a student and hangs around with their mentor. They are able to ask questions and get feedback on a regular basis. In this way the "Mentee" is able to master the subject at hand in much less time. A student was often called an "Apprentice" because this traditional process took years to complete.

In times past this model for mastering specific skill sets was limited to just a few students per master. That is because they couldn't do things from a distance and every lesson had to be taught to one student or one small group of students, one lesson at a time. However, today we have email and books and telephones and online PowerPoint or Flash presentations and websites... you get the picture. By plugging into one of our 3Circles Church Community projects, our Spiritual Entrepreneur Training Program, our 3CCC Affiliate home-business, their local 3CCC Fellowship Group, or 3Circles Church Community Publishing (as a distributor), members will gain access to an ever expanding network of people. You'll be able find people with the knowledge you need. You'll be able to meet in virtual, web-based conference rooms where you can talk and share your desktops or favorite website links. You can download PowerPoint or video presentations. In all these ways the learning process for any skill set will be dramatically shortened.

OK, assuming you've now understood the necessity of mentoring and networking and you realize the importance of our **Spiritual Entrepreneur Training Program**™, I'm certain you'll want to create a plan of action. But this one question will still remain for many of you: "Do I really need a home-based business as part of my survival plan"?

Here are some of the reasons for establishing a home-based business:

- 1) *When jobs are scarce you'll still have a job and an income.*
- 2) *You're developing multiple streams of income so you don't have to rely on one job and can provide continuous sustenance to yourself and your family, following a prolonged financial crisis.*
- 3) *You take control of your income, enabling you to make and keep more money, thereby laying the foundation for a much better retirement.*
- 4) *You create something of lasting worth to pass onto your children and heirs.*
- 5) *Depending on the business you may not need a babysitter or can have a part-time one who comes to your home, allowing you to interact with your children more often in the course of any given day, at least during those times you are not with clients or potential clients.*
- 6) *You have more control over your business's ethics and the management structure of your business; therefore you're not locked into the often unethical and demeaning corporate world.*

Of course it's vitally important that each one of you choose the right business, otherwise you could end up in a worse economic situation than

you're presently in. Does this mean you shouldn't try? Well, I'll leave that question for you to ponder, after you've had a chance to finish reading my book. The following chapters of "**Secrets**"[®] will address that question.

So, let's recap our "Arnold & Roxanne" scenario. Arnold and Roxanne realize they are only a few paychecks away from financial disaster and poverty. They decide to do something about it and create a plan. That plan includes a thorough examination of the **3Circles Empowerment Principle™**, reading and re-reading this book, discussing the possibility of starting a home-based business and networking with others of like mind. Along the way they will also be looking to expand their skill sets, diversify their investments, include gold as a bartering tool, and create a plan for getting out of debt. But there is still one very important thing they must understand if they are going to be successful. They must understand why the rich keep getting richer and poor people usually remain poor.